

SHIP's Log



LOCAL HELP FOR PEOPLE WITH MEDICARE

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Full Steam Ahead

I'm hoping that everyone enjoyed the holidays and had a chance to rest after this recent Annual Enrollment Period. Now that the AEP is over, I'm sure that you feel a sense of accomplishment. For the Medicare beneficiaries that you help, your efforts make a difference. Your counseling services will have a true impact on their day-to-day lives throughout this next year. Nevertheless, I'm moving full steam ahead and looking forward to 2015 because I know that every year is another opportunity to improve how we deliver SHIP services.

With this New Year also comes SHIP's full transition from being funded and administrated by the Centers for Medicare & Medicaid Services (CMS) to the Administration on Community Living (ACL). While CMS will still have strong ties to SHIPs,



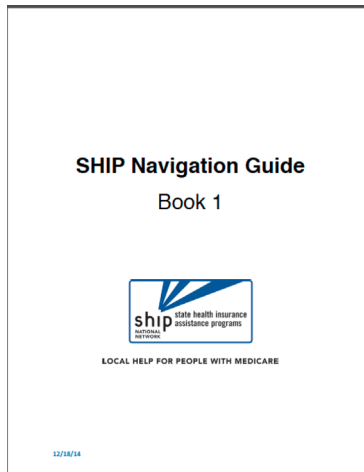
*Cheryl St. Clair,
SHIP State Director*

ACL will move SHIP forward towards its goals of providing trusted health insurance counseling to people with Medicare. From my position as Program Director and experience with ACL, I feel our direction will not change and will be more focused on the addressing the needs of people with Medicare living in our State.

I wish for this New Year that all of you understand how important you are to your local community as its local Medicare expert. Not only do beneficiaries rely on your Medicare knowledge, but also do their support system. Their family members and caregivers depend on SHIP Counselors for accurate and timely information as well. Always remember that you have your SHIP Area Manager and State Trainers & Office Staff here to provide technical support whenever you need it. Let us know when we can answer your questions or provide additional support to your program.

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Navigation Guides and Telephone Reference



Your SHIP trainers have been hard at work revamping the SHIP Navigation Guides and book 1 is ready!

In order to give you the latest SHIP information, we are in the process of updating and restructuring all of the Navigation Guides and the Telephone Reference. Many changes in data, procedures, programs, and systems have taken place over time. In order to make this transition as simple as possible, we will be sending you each book in tact rather than as individual pages.

You should have recently received the newly revised Navigation Guide #1. We are in the process of completing all of the other guides and the telephone reference. Additional books will be mailed to you as they are completed.

We are also making the books available on our website in PDF format. You will be able to access them on the Counselor Corner at www.medicare.in.gov as they become available.

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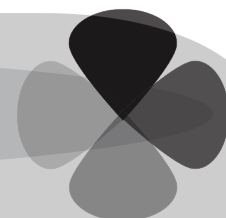
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These books will be searchable and will also allow you to jump to particular sections within the Table of Contents. If you have any questions about the digital Navigation Guides, please contact Sarah Reimmuth

Here is the process for replacing the old contents of your navigational guide #1.

1. Open your Navigational Guide #1 and take out all of the contents including the tabs.
2. Insert the new Navigational Guide #1 intact-do not substitute any of the old book pages into the new book.
3. If you have any notes that you feel are still usable feel free to transfer them into the new book after you have verified that the notes are still valid.
4. Discard and recycle the old pages and tabs.
5. If you have questions about any of the information in the new version of the Navigation Guide #1 feel free to contact Larry D. Miller, SHIP Training Officer

SHIP EVENT PHOTOS



The Second Annual Last Blast, held at Area 9 Agency on Aging in Richmond, kept Lorealee Moore, Terri Hamm, and Susan Spilly very busy on the last workday of the Annual Enrollment Period.

(below) Susan and Pacer's mascot Boomer take a break for a photo op at the Shalom Health Fair at the State Fairgrounds on a Saturday.



Trudy Manderfeld, SHIP counselor and local coordinator at the LaGrange County COA, works the SHIP booth at the COA Senior Health Fair in Howe, Indiana.

John Williams: Medicare Questions & Answers

Hello SHIP Counselors,

It was a pleasure communicating with many of you during SHIP's Fall Update Training and the Annual Enrollment Period. By answering your questions, I hope I was able to help you help our clients select and enroll in Part D and Advantage plans that best meet their needs.

Because many counselors still have questions about the Medicare Savings Program (MSP) as well as deemed Extra Help and related issues, I am including some of your recent MSP questions in my Q&A column for this quarter's SHIP Log. I hope you find my answers informative and useful.

Feel free to contact me anytime at (765) 617-8668 or jwilliams.ship@att.net.



John Williams,
SHIP Medicare Specialist

John Williams

SHIP Medicare Specialist

Q While Medicare.gov shows an individual's monthly income limit for QMB as \$993, IN-SHIP says the limit is \$1,480. Why the discrepancy?

A Medicare.gov shows federal QMB income limits. Although Indiana followed federal income guidelines until May 31, 2014, it received permission from CMS to increase the state's QMB monthly income limit for an individual to \$1,480 starting June 1, 2014.

Q Beginning June 2014, income limits for SLMB and QI in Indiana are higher than for SSA's full Extra Help. Does that mean Hoosier SLMBs and QIs are eligible for only partial Extra Help?

A No, Medicare beneficiaries who are eligible for SSI, Medicaid or MSP (QMB, SLMB or QI status) are deemed eligible for full Extra Help. SSA's income limits

for full or partial Extra Help do not affect beneficiaries who are deemed eligible Extra Help.

Q I understand that beneficiaries who are eligible for MSP are deemed eligible for full Extra Help. Do they still have to apply with SSA to get their Extra Help started?

A No, beneficiaries who are deemed eligible for Extra Help get it automatically and do not have to apply with SSA to get it started.

Q Is it better for QMBs to have Original Medicare or an Advantage plan?

A This has to be determined by each beneficiary's health insurance needs. QMB is a category of Medicaid and some Medicare providers do not

John Williams: Medicare Questions & Answers

accept Medicaid patients/payments. With Original Medicare and QMB, medical providers who accept Medicare and Medicaid submit their bills to Medicare and payments are automatically coordinated with Medicaid.

However, there is no automatic coordination of payments between Advantage plans and QMB. Medical providers that accept Advantage plans and Medicaid must submit their bills first to patients' Advantage plans and separately to Medicaid to get payments for the plans' copays.

Many QMBs prefer Original Medicare because there are no provider networks like there are with Advantage PPO and HMO plans. Others prefer Advantage plans that include enhanced benefits like dental or vision coverage.



Q I understand that QMBs get their Part B premiums paid by the state. If a QMB enrolls in an Advantage plan, will QMB also pay the plan's monthly premiums?

A Although QMB will not pay for the health coverage portion of an Advantage plan's premiums, the deemed Extra Help that comes with QMB can help pay the drug coverage portion of an Advantage plan's premiums.

Q When will the 2015 income limits be announced for Medicaid and MSP?

A These limits are based on year to year changes in the Federal Poverty Level (FPL). The 2015 FPL will be announced in January and the 2015 income limits for Medicaid and MSP will be available in February. At that time, SHIP will update its Income and Resource Limits chart and notify counselors accordingly.

Full Steam Ahead (continued)

One of the best parts of my job is to hear what great work SHIP Counselors do assisting people with Medicare solve their health insurance issues. For the Medicare clients that you help, they benefit all year round not just during the AEP. Sometimes it's the price of their drugs at the pharmacy; other times it might be their peace of mind over their health plan choice. It is a gift that will help them through this next year with their health care and drug costs. Your commitment to SHIP makes a difference for them. I thank you all for your great efforts.

SHIP EVENT PHOTOS



Some of our fabulous 5 year SHIP Counselors with their Certificates of Appreciation: (left) Jan Woltz Area 4 AAAA

(left) Merritt Lehman, Council on Aging of Elkhart County, Elkhart

(right) April Pierce, Area 2 Agency on Aging, South Bend



(left) Kathryn Laver and Deborah Primeau, Northwest Indiana Community Action, Crown Point

(right) Michael Reaker, and Sara Studer, Real Services, Area 2 Agency on Aging, South Bend



(left) Kathryn Laver and Deborah Primeau, NWICA Area 1 AAA

(right) Thomas Murphy, Porter County Community Services, Valparaiso



(left) Julie Gainey, Area IV Agency on Aging & Community Action, Lafayette

(right) Janet Fay and Angela Frier, Area IV Agency on Aging & Community Action, Lafayette



SHIP EVENT PHOTOS



Sandra Lanoue, Jasper County Hospital, Rensselaer with her 10 year Appreciation Certificate.

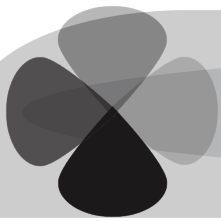
(right and below) Nancy Keyser was recently awarded for her 20 years of SHIP Counseling in Plymouth.



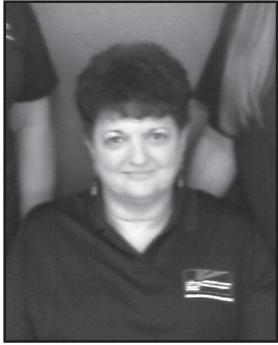
Trudy Manderfeld, Local Coordinator at LaGrange County Council on Aging, helps clients at the Senior Expo in Howe, IN. As an Enrollment Center, Trudy was ready with applications for Extra Help and the Medicare Savings Programs. She also had her appointment book for AEP appointments. Luckily for her schedule, this event was held on Oct. 14th!



Dancing is always a part of the Hoosier Uplands/Area 15 AAA Senior Games for people who are residents of area group homes and nursing homes. The participants also competed in basketball and corn hole games and were treated to lunch from the local McDonalds. SHIP counselors Trudy Wells and Greg Tanner made sure everyone had a good time.



AREA MANAGERS UPDATES



Lorealee Moore, Southern Area Update

I want to thank all of my local coordinators and counselors for their hard work during open enrollment. By providing assistance and guidance beneficiaries are enrolled in plans that provide them with the best coverage for their situation. Thank goodness it is over for another year.

A big thank you also to the state office staff. They not only keep me on the straight and narrow but provide information to more than a hundred callers each week.

Spring training will be here before we know it. If there are specific topics you would like to be included in the training please share those with your local coordinator or area manager.

I am available as well as other SHIP staff to speak or provide informational sessions to local community organizations. We also are able to help staff local outreach events.



Nannie Alldredge, Central/Northeast Area Update

Happy 2015!!!! I hope everyone has recovered from Open Enrollment, Christmas and New Year's. Thank you all so much for your hard work and dedication during Open Enrollment. As usual, you did a wonderful job!

Remember to let me or the state office know if you are having an outreach event so that we can get that event listed on our SHIP website. Also, if you have any topics that you would like covered during our Spring Update Training in April/May, please let me or one of the trainers know. Seems crazy to think

about SpringUpdate Training during the winter but it will be here before you know it.

Hoping that this winter is nothing like last year. Please be careful when you are out and about. We had a number of counselors fall and get hurt last year.

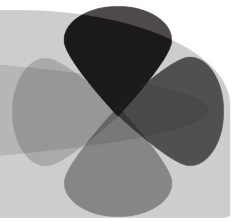
On a personal note, Mary and I would like to thank everyone for their kinds words and prayers on the passing of my mother. It meant a lot to us.

I leave you with this.....

“Let this coming year be better than all the others. Vow to do some of the things you have always wanted to do but could not find the time. Call up a forgotten friend. Drop an old grudge, and replace it with some pleasant memories. Vow not to make a promise you do not think you can keep. Walk tall, and smile more. You will look 10 years younger. Do not be afraid to say, I love you. Say it again. They are the sweetest words in the world.”

- Ann Landers

AREA MANAGERS UPDATES



Christel Snow, Northern Indiana Area Update

Hope you had a wonderful Holiday Season with your family and loved ones. Thank you to everyone for assisting clients with their 2015 Part D and MAPD annual enrollment. I am so very grateful for all that you do for SHIP! It was my honor to present the following SHIP counselors their service recognition at SHIP Fall Update training:

20 Years

- Nancy Keyser, Marshall County Council on Aging, Plymouth
- Sue Whitehead, Porter County Community Services, Valparaiso

10 Years

- Sandra Lanoue, Jasper County Hospital, Rensselaer
- Bill Wallace, Marshall County Council on Aging, Plymouth

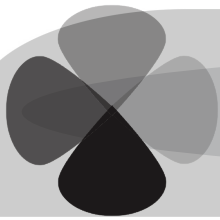
5 Years

- Janet Fay, Angela Frier, Julie Gainey, Sharon White and Jan Woltz, Area IV Agency on Aging & Community Action, Lafayette
- Brenda Landis, Living Well in Wabash County, Wabash
- Kathryn Laver and Deborah Primeau, Northwest Indiana Community Action, Crown Point
- Merritt Lehman, Council on Aging of Elkhart County, Elkhart
- Michael Reaker, April Pierce and Sara Studer, Real Services, Area 2 Agency on Aging, South Bend
- Thomas Murphy, Porter County Community Services, Valparaiso

Please extend a SHIP Welcome to our newly trained counselors

- Sharon Moore and Dianne Swygart, Council on Aging of Elkhart County, Elkhart
- Larry Irvin, Sally Villarreal and Valerie Goode, St. James The Less Church, Highland
- Miriam Ojeda and Javier Alvarez, Northwest Indiana Community Action, Crown Point

Again, Thank you for all of your assistance provided to your clients at this year's Annual Enrollment Period. I look forward to seeing you at your next site visit and SHIP counselor meeting.



AREA MANAGERS UPDATES



Amy Sturm, SHIP Trainer

Happy New Year everyone! Wow, how time flies. It seems like just yesterday that I started working for SHIP but it has been a full year already. I've enjoyed my many days on the road with our amazing counselors and even survived my first Open Enrollment! Thanks to all of you for your help, dedication and hard work this past year. I have learned so much and hope I have shared a little of it with all of you.

Speaking of sharing information, Spring Training is coming up so please let Larry or I know if you have topic suggestions for training. So little time, so much to learn!!!

Don't forget to find SHIP on Facebook and Twitter where you'll find many more great event and anniversary photos! Feel free to add your own SHIP event and counseling photos as well!

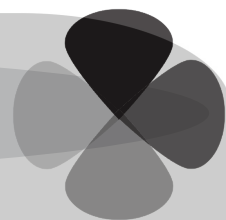
SHIP Social Media is a great way to advertise your upcoming events!

Do you have photos from a recent event to share?

**Send them to Sarah
for the next SHIP Log!
sarahship@thenewcreative.com
or call at (317) 572-7215.**



AREA MANAGERS UPDATES



Shelly Dunn, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator

The baton has been passed!

Well I have slowly been taking over some of Michael Halling's duties as the new supervisor for the Aging and Disability Resource Center.

That being said, I've also recently been trained as a SHIP Counselor and have been getting my feet wet with the Open Enrollment period. (Good timing, don't you think?!)

I'm very excited about my new role and am looking forward to working with all the great folks at SHIP.

I want to send out a big THANK YOU to all of my area's SHIP Counselors! They have worked tirelessly helping tons of people navigate the Medicare waters and have provided guidance and assistance for folks at our office, as well as at various community events. YOU ARE AWESOME!!

In closing, I appreciate everyone's support as I learn my role and know I'll be contacting you all with questions!!

Happy Holidays!



Susan Spilly, Special Populations Coordinator

I'd like to welcome our newest Enrollment Centers! The Huntington County Council on Aging in Huntington did their first applications just last week. They report that the people they assisted were thrilled with the prospect of saving thousands of dollars per year. The Pulaski County Human Services sponsored a Medicare presentation in Winamac and also assisted a client with an application. The Marion-Grant Senior Center also sponsored a presentation and enrollment event to coincide with Enrollment Day for drug

and advantage plans.

With the addition of these two Centers, we are up to 27 additional locations with trained staff to assist Medicare beneficiaries apply for money-saving programs. Many of our Enrollment Centers are SHIP sites and everyone has been overloaded during AEP. But many of them are not and are now offering Medicare assistance in communities where there is no physical SHIP presence. We are very appreciative of their willingness to partner with SHIP in assisting their local Medicare beneficiaries. WARNING!! I will be in contact with many of our sites to put the finishing touches on or begin working on an outreach plan!

Butler University Annual Enrollment Events

Every year during Annual Enrollment Period, you can count on Butler University Pharmacy Students and Community Health Network to partner up to assist Medicare beneficiaries.

This partnership, along with SHIP volunteers, conducts events through Central Indiana to help beneficiaries compare their current Medicare drug coverage with plans that may cost less or better meet their needs.

Beneficiaries can re-enroll in plans on the spot.

Students and volunteers also help beneficiaries apply for low income assistance with prescription drug costs.

If you would like to assist at one of these events next year, watch the online SHIP Events list at www.medicare.in.gov.

You can also organize your own Annual Enrollment event. The State SHIP site can help you with publicity. To begin publicizing your local SHIP event, call Rita at the State Office at 800-452-4800, ext. 229

(left) Butler Pharmacy students assist Medicare beneficiaries at a Part D Assistance event at Butler University. (right) Nick Sciacca, John Williams, SHIP Specialist, and Sarah Reimmuth, SHIP Communications Specialist assist with Low Income assistance beneficiaries at the Community Pavilion in Noblesville.

